

Senate File 2102 - Introduced

SENATE FILE 2102

BY TAYLOR

A BILL FOR

1 An Act relating to acceptance of applications for health care
2 coverage through the American health benefits exchange
3 created for this state pursuant to the federal Patient
4 Protection and Affordable Care Act.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 249N.4, Code 2014, is amended by adding
2 the following new subsection:

3 NEW SUBSECTION. 7. *a.* If an applicant is eligible
4 under subsection 1, paragraphs "a" and "b", and has in
5 good faith and in a timely manner completed an application
6 through the American health benefits exchange created for
7 this state pursuant to the Affordable Care Act, the coverage
8 for benefits shall be considered bound upon submission of
9 the application and the application shall be provisionally
10 accepted and coverage shall begin as provided in subsection
11 5. The department and any insurance carrier offering a
12 qualified health plan through the American health benefits
13 exchange created for this state are bound by this provisional
14 acceptance.

15 *b.* (1) The department for plans administered pursuant
16 to section 249N.5, subsection 2, paragraph "a", and
17 representatives of qualified health plans for plans
18 administered pursuant to section 249N.5, subsection 2,
19 paragraph "b", may require such an applicant, within thirty
20 days of the submission of the application, to provide any
21 missing information essential to the original application. If
22 the applicant fails to provide such information within ninety
23 days of the applicant's receipt of the request to provide the
24 missing information, the applicant's coverage may be terminated
25 thirty days after written notice of termination is received by
26 the applicant.

27 (2) Continuation of coverage during the time periods
28 described in subparagraph (1) and prior to full acceptance of
29 an application is subject to payment by the applicant of any
30 monthly premiums due and owing.

31 *c.* If an applicant submitting an application under paragraph
32 "a" is determined to be eligible for medical assistance benefits
33 under chapter 249A, such eligibility shall be backdated to the
34 date of submission of the application.

35 EXPLANATION

1 The inclusion of this explanation does not constitute agreement with
2 the explanation's substance by the members of the general assembly.

3 This bill treats provisional applications for health care
4 coverage through the American health benefits exchange created
5 for this state pursuant to the federal Patient Protection
6 and Affordable Care Act, once submitted, as binding on the
7 department of human services and on private insurance carriers
8 offering qualified health plans through the American health
9 benefits exchange. Information missing from such a provisional
10 application may be requested during a 30-day period after
11 the application's submission, and if such information is
12 not provided within 90 days, the applicant's coverage may
13 be terminated. Continued coverage during these periods of
14 provisional acceptance of coverage is dependent upon payment by
15 the applicant of any monthly premiums due and owing. If such
16 an applicant is determined to be eligible for regular medical
17 assistance (Medicaid) benefits under Code chapter 249A, such
18 eligibility shall be backdated to the date of submission of the
19 application.